

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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By: Stacey L. Mullen, Esquire (SM5598)

In Re:
Ronald G. Pilarchik,

Case No.: ____23-16277
Judge: ____JNP
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION
X TO CREDITOR'S MOTION OR CERTIFICATION OF DEFAULT
TO TRUSTEE'S MOTION OR CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. Motion for Relief from the Automatic Stay filed by creditor
 . A hearing has been scheduled for
 at am

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee.
A hearing has been scheduled for ___, at ___am.

Certification of Default filed by creditor, Midfirst Bank
I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee
I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons (choose one):

Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached hereto.
 Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

X Other (**explain your answer**): Debtor can cure arrears by September 30, 2024.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Date: 08/27/24

/s/ Ronald G. Pilarchik
Debtor's Signature

NOTE: Pursuant to the Court's General Orders entered on January 4th, 2005, this form must be filed with the Court and served upon the creditor and the Standing Chapter 13 Trustee, **at least seven (7) days before the return date, pursuant to DNJ LBR 9013-1(d), Motion Practice**, if filed in opposition to a *Motion for Relief from the Automatic Stay; and within 10 days of the filing of a Creditor's Certification of Default under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*. Absent the filing of this mandatory new form, the creditor's stay relief motion will be deemed uncontested, and the creditor's appearance at the hearing will **not be required**.

1/3/05/jml